

EXHIBIT

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SAMUEL I. WHITE, P.C.

ATTORNEYS AND COUNSELORS AT LAW
Maryland, Virginia, West Virginia, and Washington DC

611 Rockville Pike, Suite 100
ROCKVILLE, MD 20852

(301) 804-3400
FAX (301) 838-1954

September 28, 2012

Property Address: 109 N Edgewood Street, Baltimore, MD 21229
Creditor: Wells Fargo Bank, N.A.
Loan Servicer: Wells Fargo Bank, N.A.
Our File No.: 45-027006-12

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT
15 U.S.C. Section 1692, et. seq

We have been instructed to initiate foreclosure proceedings to foreclose on the mortgage on your property. The following information is provided to you as required by the Federal Fair Debt Collections Practices Act:

1. The servicer has advised us that the amount of the debt is \$61,668.89*.
2. The creditor to whom the debt is owed is Wells Fargo Bank, N.A..
3. Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, we will assume the debt is valid.
4. If you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of the judgment against you and mail a copy of such verification or judgment to you.
5. Upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.



Any written requests should be addressed to:
Samuel I. White, P.C.
5040 Corporate Woods Drive, Suite 120
Virginia Beach, VA 23462
Attn: Debt Dispute Desk

*If you have been involved in bankruptcy proceedings, this notice is being sent to you pursuant to Federal Law. Any questions concerning whether you have ongoing obligations incident to this loan, should be directed to your attorney.

DEBIDO A LA ACCION FEDERAL DE PRACTICA EN DEUDA Y COLECCION. LES CONSEJAMOS QUE SEMOS UNA OFICINA DE COLECCION Y ATENTAMOS EN COLLECTAR LA DEUDA MENSIONADA Y CUAL QUIER INFORMACION QUE SE OBTENGA SERA USADA PARA ESE PROPOSITO. SI USTED, TIENE DIFICULTAD ENTENDIENDO EL IDIOMA DE INGLES, NECESITARA OBTENER ASISTENCIA DE ALGUIEN QUE PUEDA TRADUCIR POR USTED. SI TIENE PREGUNTAS, SOBRE POSIBLEMENTE UNA OBLIGACION PENDIENTE CON EL PRESTAMO, TENDRA QUE DIRIGIRLAS A SU ABOGADO.

THIS IS AN ATTEMPT TO COLLECT A DEBT
THIS IS A COMMUNICATION FROM A DEBT COLLECTOR
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

"If you have received a discharge in bankruptcy, this notice is being sent pursuant to Federal Law and for informational purposes. Any questions concerning whether you have ongoing obligations incident to this loan, should be directed to your bankruptcy attorney."